



June 23, 2015

The Honorable Tom Wheeler  
Chairman  
Federal Communications Commission  
445 12th Street, SW  
Washington, DC 20554

Re: GN Docket No. 13-5, Technology Transitions; GN Docket No. 12-353, AT&T Petition to Launch a Proceeding Concerning the TDM-to-IP Transition; WC Docket No. 05-25, Special Access for Price Cap Local Exchange Carriers.

Dear Chairman Wheeler:

I am the President and CEO of Magnify Credit Union, which has locations across Polk County, Florida.

At Magnify, we pride ourselves on providing a refreshing alternative to traditional banking for our customers. As a not-for-profit cooperative, we're not here to make money for stockholders – we're here to help customers reach their financial goals with simple and innovative financial solutions.

Our “people helping people” business model has guided us for more than 50 years and will continue to lead us into the future.

In order to help our credit union members achieve financial security, however, we depend on our phone and Internet system to offer unparalleled customer service and give our customers peace of mind.

Convenient ways we help customers manage their accounts include Internet banking and bill pay, mobile banking, remote deposit capture, direct deposit, surcharge-free ATMs, and more – none of which would be made possible without a reliable broadband provider.

The FCC has found, as Internet bandwidth increases, competitive choice in providers decreases. But don't all Americans, regardless of location or socioeconomic status, deserve access to a network that will help ensure their financial security?

At Magnify Credit Union, we believe they do – and, for this reason, we ask that the Commission uphold and protect competition policy during the tech transition.

Sincerely,



John Santarpia  
President/CEO

cc: Commissioner Mignon Clyburn, Commissioner Jessica Rosenworcel,  
Commissioner Ajit Pai, Commissioner Michael O'Rielly,  
Jonathan Sallet, Matthew DelNero, Howard Symons and GiGi Sohn